



4/A  
3/20/98

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit: 2761  
Examiner: Unassigned

In Re PATENT APPLICATION Of:

|                 |   |                             |   |                           |
|-----------------|---|-----------------------------|---|---------------------------|
| Applicants      | : | James R. DeFrancesco et al. | ) |                           |
|                 |   |                             | ) |                           |
| Serial No.      | : | 08/922,462                  | ) |                           |
|                 |   |                             | ) |                           |
| Filed           | : | September 3, 1997           | ) | <b><u>PRELIMINARY</u></b> |
|                 |   |                             | ) | <b><u>AMENDMENT</u></b>   |
| For             | : | AUTOMATED CREDIT            | ) |                           |
|                 |   | APPLICATION SYSTEM          | ) |                           |
|                 |   |                             | ) |                           |
| Attorney Ref. : |   | CMSI 0003                   | ) |                           |

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Prior to examination on the merits, please amend the application as follows:

**IN THE CLAIMS:**

Please amend claim 31 as follows:

Claim 31, line 4, delete "does not".